	NDING PLAN					
Earnings/Income Per Month			6. Insurance	Guide: 5%	\$ -	#
U			(Paid by You)			
	Income 1 (net take-home)	\$ -			•	_
	Income 2 (net take-home)	\$ -	Auto		\$ -	_
	Income 3 (net take-home)	\$ -	Homeowners Life Insurance		\$ - \$ -	
	Total Monthly Income	\$ -	Medical/Dental			
	Total Monthly Income	\$ -	Other		\$ -	
I. Giving		- #####	Other		- Φ	
			7. Household/Personal	Guide: 15-25%	\$ -	#
	Church	\$ -	One service		Φ.	_
	Other Contributions	\$ -	Groceries		\$ -	_
2. Saving	Cuida: F 100/	ф 44444	Clothes/Dry Cle	eaning	\$ -	
	Guide: 5-10%	\$ - ####	Gifts	-	\$ -	
		Φ.	Household Item		\$ -	_
	Emergency	\$ -	Home improver	nent	\$ -	
	Replacement	\$ - \$ -	Personal:	Liquor/Tobassa	¢	_
	Long Term	\$ -		Liquor/Tobacco Cosmetics	\$ - \$ -	_
B. Debt	Guide: 0-10%	- ####				-
o. Debt	Guide: 0-10%	\$ - #####	Other:	Barber/Beauty	\$ -	
Credit Cards	<u>:</u>		Other.	Books/Magazines	\$ -	1
Cleuit Galus	VISA	\$ -		Allowances	\$ -	\dashv
	Mastercard	\$ -		Music Lessons	\$ -	
	Discover	\$ -		Personal Technology	\$ -	
			Education	Education		-
	American Express	\$ -	Education		\$ -	_
	Gas Cards	\$ -		Miscellaneous	\$ -	
	Department Stores	\$ -	8. Entertainment	Guide: 5-10%	 \$ -	#
Education L	oone	¢	o. Entertainment	Guide. 5-10%	\$ -	t
Education L	Dans	\$ -	Coing Out:			
Other Loans			Going Out:	Meals	\$ -	_
4. Housing	Bank Loans	¢		Movies/Events		
	Credit Union	\$ - \$ -			\$ - \$ -	
	Family/Friends	\$ -		Baby-sitting	φ -	
	Other	\$ -	Travel (Vacatio	ns/Trins)	\$ -	_
	Other		Other:	ns/ mps)	φ -	
	Guide: 25-38%	- #####	Other.	Fitness/Sports	\$ -	
	Guide. 25-36%	Ф - нинин		Hobbies	\$ -	
	Mortgage/Taxes/Rent	¢		Media Rental		_
	Maintenance/Repairs	\$ - \$ -		Other	\$ - \$ -	\dashv
	Utilities:	φ -		Outer	φ -	
	Electric	\$ -	9. Prof. Services	Guide: 5-15%		#
		\$ -	J. FIOI. Jervices	Guiue. 3-1370	Ψ -	H
	Oil Heat		Child Care		¢	7
	Water	\$ -	Medical/Dental	/Droop	\$ -	\dashv
	Trash	\$ -		riesc.	\$ -	
	Telephone/Internet/TV	\$ -	Other	Lamal	Φ.	_
	Cell Phone	\$ -		Legal	\$ -	4
	Sewer	\$ -		Counseling	\$ -	4
5. Auto/Tra	nsp. Guide: 12-15%	\$ - ####		Professional Dues	\$ -	
. Auto/ira	Guiue: 12-15%	- #####	10. Miscellaneous	Guide: 2-3%	-	#
	Car Payments	\$ -	Small Cash Expenditures			
	Gas & Bus/Train/Parking	\$ -				
	Oil/Lube/Maintenance	\$ -				
	C., Labo, Mantonario	1 7		TOTAL EXPENSES	-	٦
					1	_
			Total Monthly	Income	-	
Source: Good \$	ense Budget Course, Copyright 2002, Willow Creek	Community Church	Total Monthly Less Total Exp		-	